State of Idaho

DEPARTMENT OF INSURANCE

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NEWS RELEASE

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HEALTH INSURANCE: STAY PROTECTED AMID LAYOFFS, BUDGET CUTS

Insurance Department Offers Tips, Information for Consumers

BOISE ID (May 14, 2009) – The high national unemployment rate is causing many families to tighten their budgets. Despite these challenges, consumers can still maintain their health insurance coverage and save on insurance costs, according to the Idaho Department of Insurance.

"These uncertain times require us all to be vigilant about our insurance to make sure we are protected," said, Bill Deal, Department Director. "Consumers can safeguard themselves and their families regardless of their employment situation by making sure they understand their coverage and researching less expensive alternatives."

The newly unemployed should examine their options early; some choices expire within weeks of job termination. Options include adding coverage to a spouse's plan, COBRA, coverage through a government program or private insurance coverage.

Those who still have health coverage should explore ways to take full advantage of existing benefits such as using generic medication and choosing in-network providers.

Annual physicals can catch health problems before they become serious, saving you money in the long run. Staying healthy and active will reduce your chances of needing costly high-risk medical procedures throughout your lifetime.

If you have questions or are confused about your insurance coverage, call the Department at 334-4250 in Boise or 800-721-3272 toll free statewide, or visit the Web site at www.doi.idaho.gov.

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